

**Information to identify the case:**

Debtor 1	<u>Pamela H Fantl</u>	Social Security number or ITIN	xxx-xx-5292
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-11940-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Pamela H Fantl

5/11/18

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Pamela H Fantl  
 Debtor

Case No. 18-11940-CMG  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: May 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 13, 2018.

db  
 517308441 +Pamela H Fantl, 610 Franklin Avenue, South Plainfield, NJ 07080-2103  
 517308442 +Akron Billing Center, 3585 Ridge Park Drive, Akron, OH 44333-8203  
 517308443 +American Anesthesiology of New Jersey, P, PO Box 120153, Grand Rapids, MI 49528-0103  
 517308457 +Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040  
 517308458 +Empire Medical, 264 Boyden Ave., Maplewood, NJ 07040-3058  
 517308459 Equifax, P.O. Box 740241, Atlanta, GA 30374-0241  
 517308464 +Experian, 475 Anton Blvd, Costa Mesa, CA 92626-7037  
 517308465 +Laboratory Corporation of America, PO Box 2240, Burlington, NC 27216-2240  
 517308481 +Middlesex Emergency Physicians, PA, 65 James Street, Edison, NJ 08820-3947  
 517308489 TransUnion, P.O. Box 2000, Crum Lynne, PA 19022  
 517308496 +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
 517308497 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053  
 +Visa Dept Store National Bank/Macy's, Po Box 8218, Mason, OH 45040-8218

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr  
 +EDI: QDESTRAFFI.COM May 12 2018 03:33:00 Daniel E Straffi, Straffi & Straffi, LLC,  
 670 Common Way, Toms River, NJ 08755-6431  
 smg  
 E-mail/Text: usanj.njbankr@usdoj.gov May 11 2018 23:56:08 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg  
 +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 11 2018 23:56:04 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 517308444 +EDI: CITICORP.COM May 12 2018 03:34:00 Citibank, Po Box 6241,  
 Sioux Falls, SD 57117-6241  
 517308447 +EDI: WFNBN.COM May 12 2018 03:34:00 Comenity Bank/Victoria Secret, Attn: Bankruptcy,  
 Po Box 182125, Columbus, OH 43218-2125  
 517308448 +EDI: WFNBN.COM May 12 2018 03:34:00 Comenity Bank/Victoria Secret, Po Box 182789,  
 Columbus, OH 43218-2789  
 517308445 +EDI: WFNBN.COM May 12 2018 03:34:00 Comenity Bank/mandee, Po Box 182125,  
 Columbus, OH 43218-2125  
 517308446 +EDI: WFNBN.COM May 12 2018 03:34:00 Comenity Bank/mandee, Po Box 182789,  
 Columbus, OH 43218-2789  
 517308449 +E-mail/Text: electronicbkydocs@nelnet.net May 11 2018 23:56:12 Dept Of Ed/582/nelnet,  
 Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
 517308453 +E-mail/Text: electronicbkydocs@nelnet.net May 11 2018 23:56:12 Dept Of Ed/582/nelnet,  
 121 S 13th St, Lincoln, NE 68508-1904  
 517308460 +E-mail/Text: masmith@jfkhealth.org May 11 2018 23:56:51 JFK Medical Center,  
 80 James Street, 4th Floor, Edison, NJ 08820-3938  
 517308462 +EDI: CBSKOHLS.COM May 12 2018 03:34:00 Kohls/Capital One, Kohls Credit, Po Box 3043,  
 Milwaukee, WI 53201-3043  
 517308463 +EDI: CBSKOHLS.COM May 12 2018 03:34:00 Kohls/Capital One, N56 W 17000 Ridgewood Dr,  
 Menomonee Falls, WI 53051-5660  
 517308466 +E-mail/Text: bankruptcy@savit.com May 11 2018 23:57:12 Savit Coll, Po Box 250,  
 East Brunswick, NJ 08816-0250  
 517308467 +E-mail/Text: bankruptcy@savit.com May 11 2018 23:57:12 Savit Coll, 46 W Ferris St,  
 East Brunswick, NJ 08816-2159  
 517308468 +EDI: RMSC.COM May 12 2018 03:34:00 Synch Bank/American Eagle, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517308469 +EDI: RMSC.COM May 12 2018 03:34:00 Synch Bank/American Eagle, Po Box 965005,  
 Orlando, FL 32896-5005  
 517313754 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 517308470 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank/Care Credit, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517308471 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank/Care Credit, C/o Po Box 965036,  
 Orlando, FL 32896-0001  
 517308472 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank/Old Navy, Attn: Bankruptcy,  
 Po Box 965060, Orlando, FL 32896-5060  
 517308473 +EDI: RMSC.COM May 12 2018 03:34:00 Synchrony Bank/Old Navy, Po Box 965005,  
 Orlando, FL 32896-5005  
 517308477 EDI: TFSR.COM May 12 2018 03:33:00 Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
 Parsippany, NJ 07054  
 517308474 EDI: TFSR.COM May 12 2018 03:33:00 Toyota Motor Credit Co, Po Box 8026,  
 Cedar Rapids, IA 52408  
 517308482 +EDI: ECMC.COM May 12 2018 03:33:00 US Dept of Education, Attn: Bankruptcy, Po Box 16448,  
 Saint Paul, MN 55116-0448  
 517308500 EDI: WFFC.COM May 12 2018 03:34:00 Wells Fargo Bank, Credit Bureau Dispute Resoluti,  
 Des Moines, IA 50306  
 517308498 +EDI: WFFC.COM May 12 2018 03:34:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,  
 Des Moines, IA 50306-0438

TOTAL: 27

District/off: 0312-3

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 40

Date Rcvd: May 11, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517308450\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517308451\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517308452\* +Dept Of Ed/582/nelnet, Attn: Claims/Bankruptcy, Po Box 82505, Lincoln, NE 68501-2505  
517308454\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
517308455\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
517308456\* +Dept Of Ed/582/nelnet, 121 S 13th St, Lincoln, NE 68508-1904  
517308461\* +JFK Medical Center, 80 James Street, 4th Floor, Edison, NJ 08820-3938  
517308478\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517308479\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, 4 Gatehall Dr Ste 350,  
Parsippany, NJ 07054)  
517308475\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
517308476\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
517308480\* ++TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026  
(address filed with court: Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408)  
517308490\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308491\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308492\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308493\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308494\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308495\* +US Dept of Education, Po Box 5609, Greenville, TX 75403-5609  
517308483\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308484\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308485\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308486\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308487\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308488\* +US Dept of Education, Attn: Bankruptcy, Po Box 16448, Saint Paul, MN 55116-0448  
517308501\* Wells Fargo Bank, Credit Bureau Dispute Resoluti, Des Moines, IA 50306  
517308499\* +Wells Fargo Bank, Po Box 10438, Macf8235-02f, Des Moines, IA 50306-0438  
TOTALS: 0, \* 26, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: May 13, 2018

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 11, 2018 at the address(es) listed below:

Daniel E Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com  
Justin M Gillman on behalf of Debtor Pamela H Fantl abgillman@optonline.net,  
r47252@notify.bestcase.com  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcdonald@blankrome.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4